

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION**

In re: WAYNE THOMAS EDDY, SR. (DECEASED) Case No. 5:17-bk-01461  
PATRICIA ANN EDDY

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/10/2017.
- 2) The plan was confirmed on 06/29/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/11/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,125.00.
- 10) Amount of unsecured claims discharged without full payment: \$34,731.19.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 4,860.05	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 4,860.05</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 357.24	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,357.24</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JASON P PROVINZANO, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	1,255.00	1,255.50	1,255.50	14.54	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	0.00	1,737.51	1,737.51	20.13	0.00
ALLY FINANCIAL	Sec	4,421.00	3,984.35	0.00	0.00	0.00
TD BANK	Uns	0.00	378.54	378.54	4.38	0.00
TD BANK	Uns	2,835.00	2,862.64	2,862.64	33.16	0.00
RESURGENT CAPITAL SERVICES	Uns	1,314.00	1,281.50	1,281.50	14.85	0.00
RESURGENT CAPITAL SERVICES	Uns	766.00	766.55	766.55	8.88	0.00
RESURGENT CAPITAL SERVICES	Uns	2,341.00	2,341.09	2,341.09	27.12	0.00
WELLS FARGO	Sec	0.00	2,699.62	0.00	0.00	0.00
WELLS FARGO	Uns	0.00	3,511.85	812.23	9.41	0.00
QUANTUM3 GROUP, LLC	Uns	305.00	305.55	305.55	3.54	0.00
ELAN FINANCIAL SERVICES	Uns	3,530.00	2,883.36	2,883.36	33.40	0.00
MIDLAND CREDIT MGMT;	Uns	2,255.00	2,255.44	2,255.44	26.12	0.00
MIDLAND CREDIT MGMT;	Uns	3,789.00	3,789.43	3,789.43	43.90	0.00
MIDLAND CREDIT MGMT;	Uns	749.00	749.07	749.07	8.68	0.00
MIDLAND CREDIT MGMT;	Uns	442.00	442.62	442.62	5.13	0.00
PORTFOLIO RECOVERY	Uns	1,050.00	1,050.47	1,050.47	12.17	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	1,075.85	1,075.85	12.46	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	2,525.65	2,525.65	29.26	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	406.09	406.09	4.71	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,959.15	1,959.15	22.69	0.00
PORTFOLIO RECOVERY	Uns	1,627.00	1,698.66	1,698.66	19.67	0.00
PORTFOLIO RECOVERY	Uns	3,315.00	3,315.60	3,315.60	38.41	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,916.75	1,916.75	22.20	0.00
PORTFOLIO RECOVERY	Uns	353.00	353.47	353.47	4.10	0.00
PORTFOLIO RECOVERY	Uns	886.00	886.93	886.93	10.27	0.00
PORTFOLIO RECOVERY	Uns	345.00	345.70	345.70	4.00	0.00
CAPITAL ONE BANK	Uns	6,010.00	6,010.31	6,010.31	69.63	0.00
SELECT PORTFOLIO SERVICING	Sec	80,045.00	79,787.04	0.00	0.00	0.00
CITI SHELL	Uns	305.00	NA	NA	0.00	0.00
FNB OMAHA	Uns	1,737.00	NA	NA	0.00	0.00
SAMS CLUB	Uns	25.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 43,405.66	\$ 502.81	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,357.24	
Disbursements to Creditors	\$ 502.81	
<b>TOTAL DISBURSEMENTS:</b>		\$ 4,860.05

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/13/2022

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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